

Commonwealth of Kentucky-Gold Plan

Dental Annual Maximum Carry-Over Benefit

Benefit

- **Carry-over:** an annual opportunity for members to carry-over a portion of their annual maximum from one year to the next if their annual dental claims are less than the amount specified in their plan
- **Network Boost:** a feature available to carry-over an additional portion of a members annual maximum from one year to the next when all dental claims are performed by participating network dentists

Only 13% of consumers
report exceeding their annual maximum in the past year¹

- **Carry-over** has no requirement for an annual preventive visit to receive a carry-over reward

More than 90% of consumers

in a dental PPO plan have an annual maximum of less than \$1,500 – nearly 50% of these members having a \$1,000 annual maximum.²

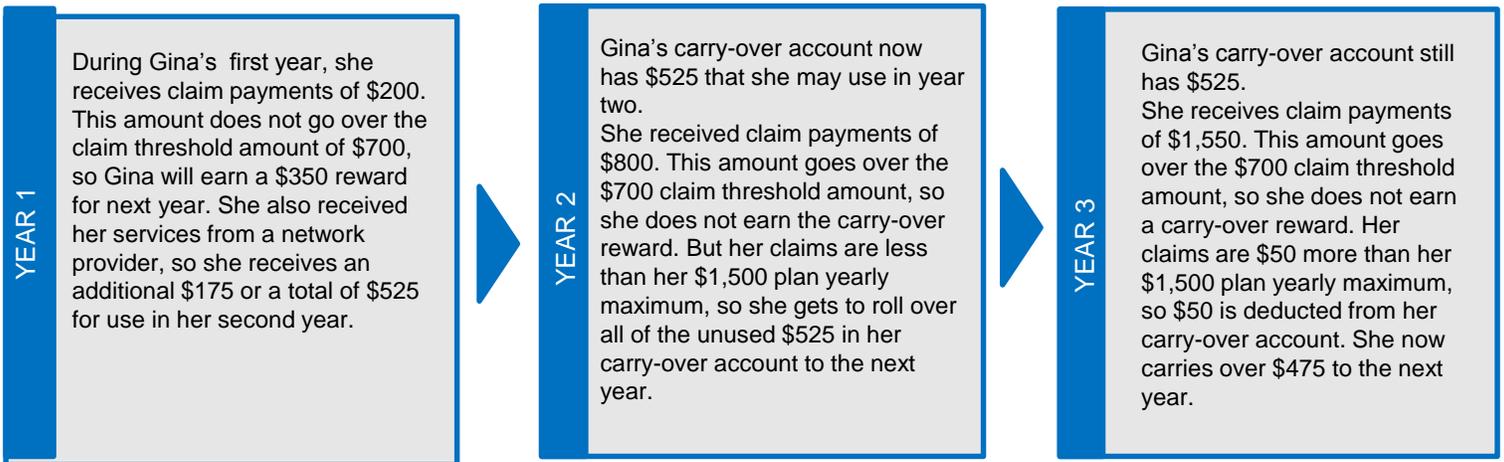
Market Comparison

- Dental plans may position a higher dental plan annual maximum instead of a carry-over benefit, but compare pricing – often a carry-over benefit results in significant premium savings up to 10% or more
- Evaluate claims thresholds and carry-over rewards between dental plans – you may find differences of as much as \$50 to \$100 in the Carry-over rewards you may earn.
- Compare carry-over benefits as some dental plans do not offer a network reward boost while others cap the carry-over maximum bank to as little as \$1,000 or \$1,500

Commonwealth of Kentucky

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Annual Maximum	Claims Threshold	Carry-Over Reward	Network Boost Reward	Carry-over Maximum Bank
\$1,500	\$700	\$350	\$175	\$1,500



Term	Annual Maximum	Claims Threshold	Carry-over Reward	Network Boost Reward	Carryover Maximum Bank
Definition	The maximum amount your dental plan pays for covered services each year	The total amount your dental plan pays for covered services each year	The reward you earn when your dental plan pays covered services each year below the claims threshold	The reward you earn when your dental plan pays covered services each year below the claims threshold and to participating network dentists	The maximum amount of Carry-over and Network Boost reward dollars you can have at any given time

For a complete list of rules and additional information, please consult your benefit booklet.

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